

**STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.**

0 Valuation of Security 0 Assumption of Executory Contract or Unexpired Lease 0 Lien Avoidance

Last revised: August 1, 2020

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY**

In Re: Emanuel Neto  
Catherine Pedhina-Neto  
Debtor(s)

Case No.: 19-11380  
Judge: Papalia

**Chapter 13 Plan and Motions**

☐ Original ☒ Modified/Notice Required Date: October 30, 2020  
☐ Motions Included ☐ Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER  
CHAPTER 13 OF THE BANKRUPTCY CODE

**YOUR RIGHTS MAY BE AFFECTED**

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the *Notice*. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☐ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney: MM

Initial Debtor: EHN

Initial Co-Debtor: CAN

**Part 1: Payment and Length of Plan**

a. The debtor shall pay \$ 1,800.00 per month to the Chapter 13 Trustee, starting on November 1, 2020 for approximately 39 months.

b. The debtor shall make plan payments to the Trustee from the following sources:

☒ Future earnings

☐ Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

☐ Sale of real property

Description:

Proposed date for completion: \_\_\_\_\_

☐ Refinance of real property:

Description:

Proposed date for completion: \_\_\_\_\_

☐ Loan modification with respect to mortgage encumbering property:

Description:

Proposed date for completion: \_\_\_\_\_

d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. ☒ Other information that may be important relating to the payment and length of plan:

\$18,492.00 paid to date. Plan calls for payments as follows: \$1,800.00 x 39 months.

**Part 2: Adequate Protection** ☒ NONE

a. Adequate protection payments will be made in the amount of \$ \_\_\_\_\_ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to \_\_\_\_\_ (creditor).

b. Adequate protection payments will be made in the amount of \$ \_\_\_\_\_ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: \_\_\_\_\_ (creditor).

**Part 3: Priority Claims (Including Administrative Expenses)**

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
CHAPTER 13 STANDING TRUSTEE	ADMINISTRATIVE	AS ALLOWED BY STATUTE
ATTORNEY FEE BALANCE	ADMINISTRATIVE	BALANCE DUE: \$6,093.50
DOMESTIC SUPPORT OBLIGATION	N/A	N/A
Internal Revenue Service	2016-2017 Taxes	\$13,500.00 (including interest)

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:  
Check one:

☒ None

☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
	Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount.		



**Part 4: Secured Claims**

**a. Curing Default and Maintaining Payments on Principal Residence:** ☐ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
Wells Fargo Bank	Mortgage Arrears	\$4,338.32		\$4,338.00	As billed.

**b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears:** ☐ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
Ally Financial	2014 Mitsubishi Lancer	\$1,981.00		\$1,981.00	As billed.
Ally Financial	2014 Lancer (post-petition arrears per 10/23/20 c. order)	\$11,427.35		\$11,427.35	As billed.
Westlake Financial	2012 Mercedes C300	\$1,396.25		\$1,396.25	As billed.

**c. Secured claims excluded from 11 U.S.C. 506:** ☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation

**d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments** ☒ **NONE**

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

**NOTE: A modification under this Section ALSO REQUIRES  
the appropriate motion to be filed under Section 7 of the Plan.**

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

**e. Surrender** ☒ **NONE**

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt

**f. Secured Claims Unaffected by the Plan** ☒ NONE

The following secured claims are unaffected by the Plan:

**g. Secured Claims to be Paid in Full Through the Plan:** ☒ NONE

Creditor	Collateral	Total Amount to be Paid Through the Plan

**Part 5: Unsecured Claims** ☐ NONE

**a. Not separately classified** allowed non-priority unsecured claims shall be paid:

☒ Not less than \$ 40,000.00 to be distributed *pro rata*

☐ Not less than \_\_\_\_\_ percent

☐ *Pro Rata* distribution from any remaining funds

**b. Separately classified unsecured claims** shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid

**Part 6: Executory Contracts and Unexpired Leases ☒ NONE**

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment

**Part 7: Motions ☒ NONE**

**NOTE:** All plans containing motions must be served on all affected lienholders, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal, and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.

**a. Motion to Avoid Liens Under 11. U.S.C. Section 522(f). ☒ NONE**

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided

**b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured.** ☒ **NONE**

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified

**c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured.** ☒ **NONE**

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured

**Part 8: Other Plan Provisions**

**a. Vesting of Property of the Estate**

- ☒ Upon confirmation  
☐ Upon discharge

**b. Payment Notices**

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.



**c. Order of Distribution**

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee commissions
- 2) Other Administrative Claims
- 3) Secured Claims
- 4) Lease Arrearages. 5) Priority Claims. 6) General Unsecured Claims

**d. Post-Petition Claims**

The Standing Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

**Part 9: Modification ☐ NONE**

**NOTE: Modification of a plan does not require that a separate motion be filed. A modified plan must be served in accordance with D.N.J. LBR 3015-2.**

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: May 11, 2019

<p>Explain below <b>why</b> the plan is being modified:</p> <p>Parts 1 3, and 4 of the Plan are being amended to reflect the payment of tax arrears and auto arrears to creditor Ally Financial.</p>	<p>Explain below <b>how</b> the plan is being modified:</p> <p>Parts 1 3, and 4 of the Plan are being amended to reflect the payment of tax arrears and auto arrears to creditor Ally Financial.</p>
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Are Schedules I and J being filed simultaneously with this Modified Plan?

☒ Yes ☐ No

**Part 10: Non-Standard Provision(s): Signatures Required**

Non-Standard Provisions Requiring Separate Signatures:

☒ NONE

☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

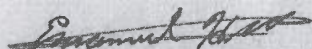
**Signatures**

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

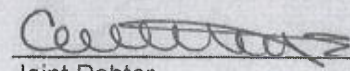
By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to Local Form, *Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

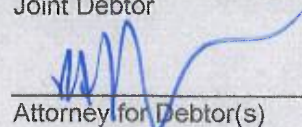
Date: 10.28.2020

  
Debtor

Date: 10.28.2020

  
Joint Debtor

Date: 10/28/2020

  
Attorney for Debtor(s)

In re:  
Emanuel H. Neto  
Catherine V. Padinha-Neto  
Debtor(s)

Case No. 19-11380-VFP  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2  
Date Rcvd: Nov 10, 2020

User: admin  
Form ID: pdf901

Page 1 of 4  
Total Noticed: 63

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 12, 2020:

Recip ID	Recipient Name and Address
db/jdb	+ Emanuel H. Neto, Catherine V. Padinha-Neto, 367 Nottingham Way, Union, NJ 07083-7932
aty	+ Nicholas Fitzgerald, Fitzgerald and Associates, 649 Newark Avenue, Jersey City, NJ 07306-2341
518038549	+ 1st Financial Bank Usa, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
517982555	AT& T Mobility, Po Box 537104, Dillard, GA 30537-1040
517982553	+ Apothaker Scian PC, 520 Fellowship Road Ste C306, PO Box 5496, Mount Laurel, NJ 08054-5496
517982556	+ Bank Of America, 4909 Savarese Circle, Fl1-908-01-50, Tampa, FL 33634-2413
517982557	+ Bca Financial Services, 18001 Old Cutler Road, Suite 462, Miami, FL 33157-6437
517982558	+ Berkely College, 430 Rahway Ave, Woodbridge, NJ 07095-3305
517982566	+ Citibank, Centralized Bk/Citicorp Credit Svcs, Po Box 790040, St Louis, MO 63179-0040
517982565	+ Citibank, Citicorp Cr Svcs/Centralized Bankruptcy, Po Box 790040, St Louis, MO 63179-0040
517982564	+ Citibank, Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
518158016	+ Citibank, N.A., Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0493
517982567	+ Citibank/The Home Depot, Attn: Recovery/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
517982582	++ DSNB MACY S, CITIBANK, 1000 TECHNOLOGY DRIVE MS 777, O FALLON MO 63368-2222 address filed with court., Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040
517982569	EZ Pass, Po Box 52003, Newark, NJ 07101-8203
517982570	+ EZ Pass, 375 McCarter Highway, Newark, NJ 07114-2563
517982571	+ HSBC, PO Box 2013, Buffalo, NY 14240-2013
517982572	+ Hsbc Bank Nevada N.A., 7575 Norman Rockwell Lane, Ste 110, Las Vegas, NV 89143-6015
517982573	+ Lab Corp Of America Holdings, Po Box 2240, Burlington, NC 27216-2240
517987720	+ MOHELA, Attn: Ascendium Education Solutions, PO Box 8961, Madison, WI 53708-8961
517982575	+ MOHELA/Debt of Ed, Attn: Bankruptcy, 633 Spirit Dr, Chesterfield, MO 63005-1243
518585336	+ Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720
517982581	+ The Bureaus Inc, Attn: Bankruptcy, 650 Dundee Rd, Ste 370, Northbrook, IL 60062-2757
517995461	+ U S Department of Education/MOHELA, 633 Spirit Drive, Chesterfield, MO 63005-1243
517982583	+ Walt Disney World Co, 114 5th Ave #13, New York, NY 10011-5690
518147000	Wells Fargo Bank, N.A., Default Document Processing, MAC# N9286-01Y, 1000 Blue Gentian Road, Eagan, MN 55121-7700
517982584	+ Wells Fargo Home Mortgage, Attn: Bankruptcy, Po Box 10335, Des Moines, IA 50306-0335

TOTAL: 27

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Nov 10 2020 22:32:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Nov 10 2020 22:32:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517982551	+ Email/Text: bankruptcynotice@1fbusa.com	Nov 10 2020 22:32:00	1st Financial Bank USA, Attn: Bankruptcy, Po Box 1200, North Sioux City, SD 57049-1200
517982554	+ Email/Text: g20956@att.com	Nov 10 2020 22:32:00	AT& T Mobility, Po Box 6463, Carol Stream, IL 60197-6463

District/off: 0312-2

User: admin

Page 2 of 4

Date Rcvd: Nov 10, 2020

Form ID: pdf901

Total Noticed: 63

518130174	+ Email/Text: g20956@att.com	Nov 10 2020 22:32:00	AT&T Mobility II LLC, %AT&T SERVICES INC., KAREN A. CAVAGNARO LEAD PARALEGAL, ONE AT&T WAY, SUITE 3A104, BEDMINSTER, NJ. 07921-2693
517982552	+ Email/Text: ally@ebn.phinsolutions.com	Nov 10 2020 22:30:00	Ally Financial, Attn: Bankruptcy Dept, Po Box 380901, Bloomington, MN 55438-0901
518041450	Email/Text: ally@ebn.phinsolutions.com	Nov 10 2020 22:30:00	Ally Financial, PO Box 130424, Roseville MN 55113-0004
518134953	Email/PDF: resurgentbknotifications@resurgent.com	Nov 10 2020 22:51:18	Ashley Funding Services, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518021846	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Nov 10 2020 22:51:16	Bureaus Investment Group Portfolio No 15 LLC, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
517982559	+ Email/PDF: AIS.cocard.ebn@americaninfosource.com	Nov 10 2020 22:53:44	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
518007402	+ Email/PDF: EBN_AIS@AMERICANINFOSOURCE.COM	Nov 10 2020 22:51:24	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
517982561	+ Email/PDF: AIS.cocard.ebn@americaninfosource.com	Nov 10 2020 22:53:44	Capital One Bank USA NA, PO Box 6492, Carol Stream, IL 60197-6492
517982560	+ Email/PDF: AIS.cocard.ebn@americaninfosource.com	Nov 10 2020 22:52:26	Capital One Bank USA NA, 4851 Cox Road, Glen Allen, VA 23060-6293
517982562	+ Email/Text: bankruptcy@cavps.com	Nov 10 2020 22:32:00	Cavalry Portfolio Services, Attn: Bankruptcy Department, 500 Summit Lake Ste 400, Valhalla, NY 10595-2322
518064816	+ Email/Text: bankruptcy@cavps.com	Nov 10 2020 22:32:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
517982568	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Nov 10 2020 22:31:00	Comenity Bank, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
518157701	Email/Text: bnc-quantum@quantum3group.com	Nov 10 2020 22:31:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
518568384	+ Email/Text: sbse.cio.bnc.mail@irs.gov	Nov 10 2020 22:31:00	Department of Treasury, Internal Revenue Service, P O Box 7346, Philadelphia, PA 19101-7346
517982563	Email/PDF: ais.chase.ebn@americaninfosource.com	Nov 10 2020 22:53:43	Chase Card Services, Correspondence Dept, Po Box 15298, Wilmington, DE 19850
518028221	+ Email/Text: bankruptcydpt@mcmcg.com	Nov 10 2020 22:32:00	MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
517982574	+ Email/Text: bankruptcydpt@mcmcg.com	Nov 10 2020 22:32:00	Midland Funding, 2365 Northside Dr Ste 300, San Diego, CA 92108-2709
517982576	+ Email/Text: cedwards@ncsplus.com	Nov 10 2020 22:31:00	NCSPlus Incorporated, 117 East 24th Street, 5th Floor, New York, NY 10010-2937
518066281	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Nov 10 2020 22:51:16	Portfolio Recovery Associates, LLC, C/O capital One Bank (usa), N.a., POB 41067, Norfolk VA 23541
518158834	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Nov 10 2020 22:53:50	Portfolio Recovery Associates, LLC, C/Ocapital One Bank (usa), N.a., POB 41067, Norfolk VA 23541
518066277	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Nov 10 2020 22:52:32	Portfolio Recovery Associates, LLC, c/o Amazon.com, POB 41067, Norfolk VA 23541
518068957	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Nov 10 2020 22:52:32	Portfolio Recovery Associates, LLC, c/o The Home Depot Consumer, POB 41067, Norfolk VA 23541
517982577	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com		

District/off: 0312-2

User: admin

Page 3 of 4

Date Rcvd: Nov 10, 2020

Form ID: pdf901

Total Noticed: 63

		Nov 10 2020 22:52:31	Portfolio Recovery, Po Box 41021, Norfolk, VA 23541-1021
518154457	+ Email/Text: bncmail@w-legal.com	Nov 10 2020 22:32:00	SYNCHRONY BANK, c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132
518149630	+ Email/PDF: gecsed@recoverycorp.com	Nov 10 2020 22:53:38	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
517982578	+ Email/PDF: gecsed@recoverycorp.com	Nov 10 2020 22:53:38	Synchrony Bank, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
517983666	+ Email/PDF: gecsed@recoverycorp.com	Nov 10 2020 22:52:21	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517982579	+ Email/PDF: gecsed@recoverycorp.com	Nov 10 2020 22:52:21	Synchrony Bank/American Eagle, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
517982580	+ Email/PDF: gecsed@recoverycorp.com	Nov 10 2020 22:53:38	Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, Po Box 965061, Orlando, FL 32896-5061
518136768	+ Email/PDF: EBN_AIS@AMERICANINFOSOURCE.COM	Nov 10 2020 22:53:58	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
517982585	+ Email/Text: bankruptcynotice@westlakefinancial.com	Nov 10 2020 22:32:00	Westlake Financial Services, Customer Care, Po Box 76809, Los Angeles, CA 90076-0809
518050164	+ Email/Text: bankruptcynotice@westlakefinancial.com	Nov 10 2020 22:32:00	Westlake Financial Services, 4751 Wilshire Blvd, Suite 100, Los Angeles, CA 90010-3847

TOTAL: 36

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*	Ally Financial, PO Box 130424, Roseville, MN 55113-0004
cr	*+	Synchrony Bank c/o PRA Receivables Management, LLC, PO BOX 41021, Norfolk, VA 23541-1021
518038552	*+	1St Financial Bank Usa, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
518038553	*+	1St Financial Bank Usa, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
518038554	*+	1St Financial Bank Usa, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
518038555	*+	1St Financial Bank Usa, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
518038556	*+	1St Financial Bank Usa, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
518038557	*+	1St Financial Bank Usa, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
518038558	*+	1St Financial Bank Usa, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
518038559	*+	1St Financial Bank Usa, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
518038561	*+	1St Financial Bank Usa, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
518038562	*+	1St Financial Bank Usa, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
518038563	*+	1St Financial Bank Usa, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
518038564	*+	1St Financial Bank Usa, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
518038565	*+	1St Financial Bank Usa, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
518038566	*+	1St Financial Bank Usa, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
518038567	*+	1St Financial Bank Usa, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
518038568	*+	1St Financial Bank Usa, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
518038569	*+	1St Financial Bank Usa, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
518038570	*+	1St Financial Bank Usa, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
518038571	*+	1St Financial Bank Usa, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
518038572	*+	1St Financial Bank Usa, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
518038573	*+	1St Financial Bank Usa, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
518038574	*+	1St Financial Bank Usa, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
518038550	*+	1St Financial Bank Usa, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
518066302	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery Associates, LLC, C/O capital One Bank (usa), N.a., POB 41067, Norfolk VA 23541
518585337	*+	Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720



District/off: 0312-2

User: admin

Page 4 of 4

Date Rcvd: Nov 10, 2020

Form ID: pdf901

Total Noticed: 63

TOTAL: 0 Undeliverable, 27 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 12, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 9, 2020 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor SPECIALIZED LOAN SERVICING LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Jason Brett Schwartz	on behalf of Creditor Westlake Financial Services jschwartz@mesterschwartz.com
John R. Morton, Jr.	on behalf of Creditor Ally Financial ecfmail@mortoncraig.com mortoncraigecef@gmail.com
Marie-Ann Greenberg	magecf@magtrustee.com
Nicholas Fitzgerald	on behalf of Joint Debtor Catherine V. Padinha-Neto Fitz2Law@gmail.com
Nicholas Fitzgerald	on behalf of Debtor Emanuel H. Neto Fitz2Law@gmail.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov
William M.E. Powers	on behalf of Creditor Wells Fargo Bank N.A. ecf@powerskirm.com
William M.E. Powers, III	on behalf of Creditor Wells Fargo Bank N.A. ecf@powerskirm.com

TOTAL: 9